



PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:**

Renes et al.

**Serial No.:** 09/981,213

**Filed:** October 17, 2001

**For:** INSURANCE FOR CESSATION OF PERSONAL CONTRACT

**Confirmation No.:** 5776

**Examiner:** C. Gilligan

**Group Art Unit:** 3626

**Attorney Docket No.:** 9927-5117US

**NOTICE OF EXPRESS MAILING**

Express Mail Mailing Label Number: EV962539660US

Date of Deposit with USPS: February 8, 2007

Person making Deposit: Diane Sanders

**SUPPLEMENTAL COMMUNICATION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

On February 8, 2007, an Amendment was filed in response to the Office Action of August 8, 2006. Through a clerical error, the Amendment was not filed with a Request for Continued Examination and fee. Attached is a Request for Continued Examination with authorization to charge TraskBritt Deposit Account No. 20-1469 for the associated fee.

A check and Petition for Extension of Time was filed with the Amendment (Copies of those documents and check are attached and marked as "COPY.")

Serial No. 09/981,213

Respectfully submitted,



Allen C. Turner  
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Date: February 8, 2007

ACT/bv

Document in ProLaw



THE PATENT & TRADEMARK OFFICE MAILROOM DATE  
STAMPED HEREON IS AN ACKNOWLEDGEMENT THAT ON THIS  
DATE THE PATENT & TRADEMARK OFFICE RECEIVED:

Amendment (7 pages); Petition for Extension of Time (1 page, in  
duplicate); Check No. 23472 in the amount of \$510.00

Invention: INSURANCE FOR CESSATION OF PERSONAL  
CONTRACT  
Applicant(s): Renes et al.  
Filing Date: October 17, 2001  
Serial No.: 09/981,213  
Date Sent: February 8, 2007 via Express Mail Label No.  
EV962539695US  
Docket No.: 9927-5117US  
ACT/bv

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23472

TRASKBRITT, P.C. PATENT ATTORNEYS / CLIENT COST ACCOUNT

DATE	INVOICE #	REFERENCE	AMOUNT
2/7/2007	Extension of Time	9927-5117US	510.00

ORIGINAL DOCUMENT HAS FLUORESCENT FIBERS, A VOID PANTOGRAPH AND A MICROPRINT SIGNATURE LINE.

TRASKBRITT, P.C.  
PATENT ATTORNEYS / CLIENT COST ACCOUNT  
230 SOUTH 500 EAST, SUITE 300  
P.O. BOX 2550  
SALT LAKE CITY, UT 84102  
PHONE: 801-532-1922

KEY BANK OF UTAH  
SALT LAKE CITY, UT

31-73 / 1240

23472

DATE 2/8/2007

510.00

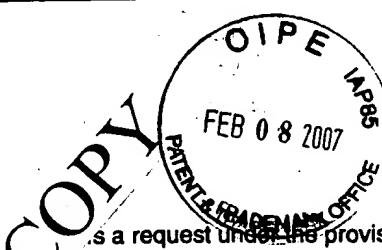
PAY  
EXACTLY Five Hundred Ten & No/100 Dollars

TO THE  
ORDER OF Commissioner for Patents  
P.O. Box 2327  
Arlington, VA 22202

MP

1023472 1240007371 560013674

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**PETITION FOR EXTENSION OF TIME UNDER 37 CFR 1.136(a)**Docket Number (Optional)  
9927-5117US

In re Application of Renes et al.	
Application Number 09/981,213	Filed October 17, 2001
For INSURANCE FOR CESSATION OF PERSONAL CONTRACT	
Group Art Unit 3626	Examiner C. Gilligan

As a request under the provisions of 37 CFR 1.136(a) to extend the period for filing a response in the above identified application.

The requested extension and appropriate non-small-entity fee are as follows  
(check time period desired):

- |  |            |
|--|------------|
| <input type="checkbox"/> One month (37 CFR 1.17(a)(1))               | \$ _____   |
| <input type="checkbox"/> Two months (37 CFR 1.17(a)(2))              | \$ _____   |
| <input checked="" type="checkbox"/> Three months (37 CFR 1.17(a)(3)) | \$1,020.00 |
| <input type="checkbox"/> Four months (37 CFR 1.17(a)(4))             | \$ _____   |
| <input type="checkbox"/> Five months (37 CFR 1.17(a)(5))             | \$ _____   |

- Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee amount shown above is reduced by one-half, and the resulting fee is: \$ 510.00.
- A check in the amount of the fee is enclosed.
- Payment by credit card. Form PTO-2038 is attached.
- The Commissioner has already been authorized to charge fees in this application to a Deposit Account.
- The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account Number 20-1469.

I have enclosed a duplicate copy of this sheet.

I am the  applicant/inventor.

assignee of record of the entire interest. See 37 CFR 3.71

Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).

attorney or agent of record.

attorney or agent under 37 CFR 1.34(a).

Registration number if acting under 37 CFR 1.34(a).

**WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.**

February 8, 2007

Date

Signature

Allen C. Turner Reg. No. 33,041

Typed or printed name

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

\*Total of 1 forms are submitted.

**CERTIFICATE OF MAILING**

Express Mail Label Number: EV962539695US

Date of Deposit: February 8, 2007

Person Making Deposit: Diane Sanders

Burden Hour Statement: This form is estimated to take 0.1 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**In re Application of:**

Renes et al.

**Serial No.:** 09/981,213

**Filed:** October 17, 2001

**For:** INSURANCE FOR CESSATION OF  
PERSONAL CONTRACT

**Examiner:** C. Gilligan

**Group Art Unit:** 3626

**Attorney Docket No.:** 9927-5117US

NOTICE OF EXPRESS MAILING

Express Mail Mailing Label Number: EV962539695US

Date of Deposit with USPS: February 7, 2007

Person making Deposit: Diane Sanders

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**AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Responsive to the Office action mailed August 8, 2006, please amend the referenced patent application as follows:

**Amendments to the Claims** are set forth in the listing of the claims that begins on page 2 of this paper; and

**Remarks** start at page 6 of this paper.

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**IN THE CLAIMS:**

Claims 9, 12, and 17 have been amended herein. All of the pending claims 1 through 20 are presented below. This listing of claims will replace all prior versions and listings of claims in the application. Please enter these claims as amended.

**Listing of the Claims:**

1. (Previously presented) The method according to claim 12, wherein the natural persons are living together.
2. (Previously presented) The method according to claim 1, wherein said natural persons are legally married.
3. (Previously presented) The method according to claim 2, wherein said untimely ending comprises a divorce between the natural persons.
4. (Previously presented) The method according to claim 1, wherein said insurance program combines some financial consequences of the untimely ending of a contractual relationship between natural persons with other financial risks of the two or more natural persons.
5. (Previously presented) The method according to claim 1, wherein said insurance program is part of another contract.
6. (Previously presented) The method according to claim 1, further comprising providing as part of the insurance program a payment to the two or more natural persons at an end date of insurance coverage in the event the contractual relationship between the two or more natural persons does not end untimely.

7. (Previously presented) The method according to claim 6, wherein said payment is dependent on investment of the periodic amounts paid on behalf of said natural persons for said insurance policy.

8. (Previously presented) The method according to claim 12, wherein the prospective participant is one of the two or more natural persons.

9. (Currently amended) A method of doing business comprising:  
determining a periodic amount to be charged a prospective participant for insurance covering at least some financial consequences of the untimely ending of a contractual relationship between two or more natural persons;  
charging that periodic amount in an insurance program over a period of time; and  
administering the insurance program,  
wherein the ~~insurance program requires a minimum duration of the charges of the periodic amount before any coverage is obtained, said minimum duration comprising three years two or more natural persons are a cohabiting same sex couple.~~

10. (Previously presented) The method according to claim 12, further comprising limiting coverage for a certain time interval after the initiation of said contractual relationship.

11. (Previously presented) The method according to claim 12, wherein the charges for the periodic payments are paid by an entity not being one of the two or more natural persons in said contractual relationship.

12. (Currently amended) A method of doing business comprising:  
determining a periodic amount to be charged a prospective participant for insurance covering at least some financial consequences in addition to legal fees of the untimely ending of a contractual relationship between two or more natural persons;  
charging that periodic amount in an insurance program over a period of time; and  
administering the insurance program,  
wherein the ~~charges for the periodic payment start either at or before the beginning of the contractual relationship between the two or more natural persons~~ financial consequences comprise, in addition to legal fees, financial consequences selected from the group consisting of moving costs, a child's education, a former partner's education, health insurance premiums, life insurance premiums, and combinations of any thereof.

13. (Previously presented) The method according to claim 12 wherein the periodic amount to be charged a prospective participant is based, in part, on the prospective participant's age and the prospective participant's partner's age.

14. (Previously presented) The method according to claim 12 wherein the periodic amount to be charged is based, in part, on the prospective participant's projected earnings.

15. (Previously presented) The method according to claim 12 wherein the periodic amount to be charged is based, in part, on the prospective participant's partner's projected earnings.

16. (Previously presented) The method according to claim 12 wherein the periodic amount charged one of the two or more natural persons is changed in view of changed circumstances in that natural person's life.

17. (Currently amended) The method according to claim 16 wherein the changed circumstances are selected from the group consisting of inflation, deflation, educational achievement [[of]] of one or more of the natural persons, birth of a child, death of a child, disability of [[of]] one or more of the natural persons, return on investment of investments made with the periodic amounts, and any combination thereof.

18. (Original) The method according to claim 12 wherein the periodic amount is a monthly amount.

19. (Original) The method according to claim 12 wherein administering the program involves investing at least a portion of the periodic amount.

20. (Original) The method according to claim 12 further comprising means to prevent fraud.

## **REMARKS**

The Office action mailed August 8, 2006 has been received and reviewed. All pending claims stand rejected. The application is to be amended as previously set forth. All amendments are made without prejudice or disclaimer. No new matter has been added. Reconsideration is respectfully requested.

### **A. 35 U.S.C. 102:**

Claims 1-3, 5, 8-10, 12, 13, 16, 18, and 20 stand rejected under 35 U.S.C. § 102(b) as allegedly being anticipated by Golden. Applicants traverse the rejection.

Golden discloses a legal insurance plan, which, among other legal events, does cover some legal fees associated with a divorce.

Claim 9 has been amended to recite that the couple covered by the program is a cohabiting same sex couple. Basis for the amendment is found in, for example, paragraph [0009] of the as-filed application.

Claim 12 and the claims dependent thereon have been amended to recite that the insurance covers at least some particular financial consequences in addition to legal fees. Basis for the amendment is found in, for example, paragraph [0029] of the as-filed application.

Golden is not believed to disclose such elements, and thus the anticipation rejection should be withdrawn.

### **B. 35 U.S.C. 103:**

Claims 4, 11, 14, 15, and 17 stand rejected under 35 U.S.C. § 103 as allegedly being made obvious by Golden and U.S. Patent Application Publication No. 2005/038681 to Covert. Applicants traverse the rejection.

Neither Covert nor Golden is believed to disclose the elements of amended claim 12, particularly the Markush group of additional financial consequences. Accordingly, the rejection should be withdrawn.

Claims 6, 7, and 19 stand rejected under 35 U.S.C. § 103 as allegedly being made obvious by Golden, Covert, and Mooney. Applicants traverse the rejection.

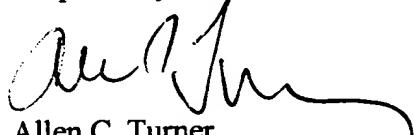
None of the cited references is believed to disclose the elements of amended claim 12, particularly the Markush group of additional financial consequences. Accordingly, the rejection should be withdrawn.

Claim 13 stands rejected under 35 U.S.C. § 103 as allegedly being made obvious by Golden and Flagg. Applicants traverse the rejection.

Neither of the cited references is believed to disclose the elements of amended claim 12, particularly the Markush group of additional financial consequences. Accordingly, the rejection should be withdrawn.

The application should be in condition for allowance. If, however, questions remain after consideration of the foregoing, the Office is kindly requested to contact applicants' attorney at the address or telephone number given herein.

Respectfully submitted,



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Date: February 8, 2007